

## Issue 121: INSIDER'S EDGE: Random Questions from Readers!

Welcome to a rainy edition of the *Insider's Edge*! With storms set to soak Maryland through the weekend, hopefully today's issue will leave you saturated with newfound knowledge on some topics that have recently befuddled readers.



*Don't let the bad weather put a damper on the fact that it's finally Friday!*

**Dear Marge,**

***Are recipients who qualify for Supplemental Security Income (SSI) due to disability considered MAGI or non-MAGI?***

***--Curious in Calvert County***

Great question! SSI recipients are considered a non-MAGI population because they qualify for Medicaid benefits on the basis of their disability. That being said, this population can be a bit tricky!

Individuals who qualify for SSI are automatically eligible for Medicaid benefits in Maryland. SSI recipients do not need to apply for benefits using Maryland Health Connection or by visiting a Local Department of Social Services or using [SAIL](#). Once a consumer is found eligible for SSI, they are automatically enrolled in Medicaid benefits.

One potentially confusing point to remember about SSI recipients is that even though they qualify for benefits on the basis of their disability, they are eligible to participate in HealthChoice and to enroll in an MCO unless they are in a Long Term Care facility. This is an exception to the standard rule where most non-MAGI disabled recipients are not HealthChoice eligible.

*One last point:* Even though SSI recipients automatically qualify for Medicaid benefits, their income may still be taken into account when other members of their household apply for coverage using Maryland Health Connection. For more information on what types of Social Security benefits count towards a household's modified adjusted gross income (MAGI) check out [Issue 78: INSIDER'S EDGE: Social Security Benefits Revisited](#).

**Dear Marge,**

**Can a consumer who is 65+ who does not currently have Medicare purchase a QHP through Maryland Health Connection?**

**--Question in Queen Anne's County**

Technically, people age 65 and older can apply for health coverage using Maryland Health Connection, but it doesn't mean they should! In most cases, people over age 65 won't be eligible to receive Advance Premium Tax Credits (APTC) or Cost Sharing Reductions (CSR). If they elect to purchase a qualified health plan (QHP), most consumers will have to pay the full price of the plan regardless of their income level. Thus, most applicants are better off seeking coverage through a Medicare plan.

This is a complicated issue with a lot of fine print, so check out these back issues to learn more:

- [Issue 36: INSIDER'S EDGE: Older Adults and the ACA—The Basics](#)
- [Issue 37: INSIDER'S EDGE: Older Adults and the ACA—QMB, SLMB, and Dual Eligibles](#)
- [Issue 38: INSIDER'S EDGE: Older Adults and the ACA—QHP Coverage](#)
- [Issue 39: INSIDER'S EDGE: Older Adults and the ACA—Maryland Health Connection & Parent/Caretaker Relatives](#)

**Dear Marge,**

**Where can I find back issues of the series? While reviewing my Medicaid Marge emails, I noted a lot were missing!**

**--Baffled in Baltimore**

Thanks for reading! You can find an archive of all of the back issues on the Medicaid Marge website, available here: <https://mmcp.dhmf.maryland.gov/medicaidmarge/SitePages/Home.aspx>. Can't remember the URL? Just Google "Medicaid Marge".

**Stay safe out there, Insiders!** If you have questions of your own, send them to [dhmf.medicaidmarge@maryland.gov](mailto:dhmf.medicaidmarge@maryland.gov).